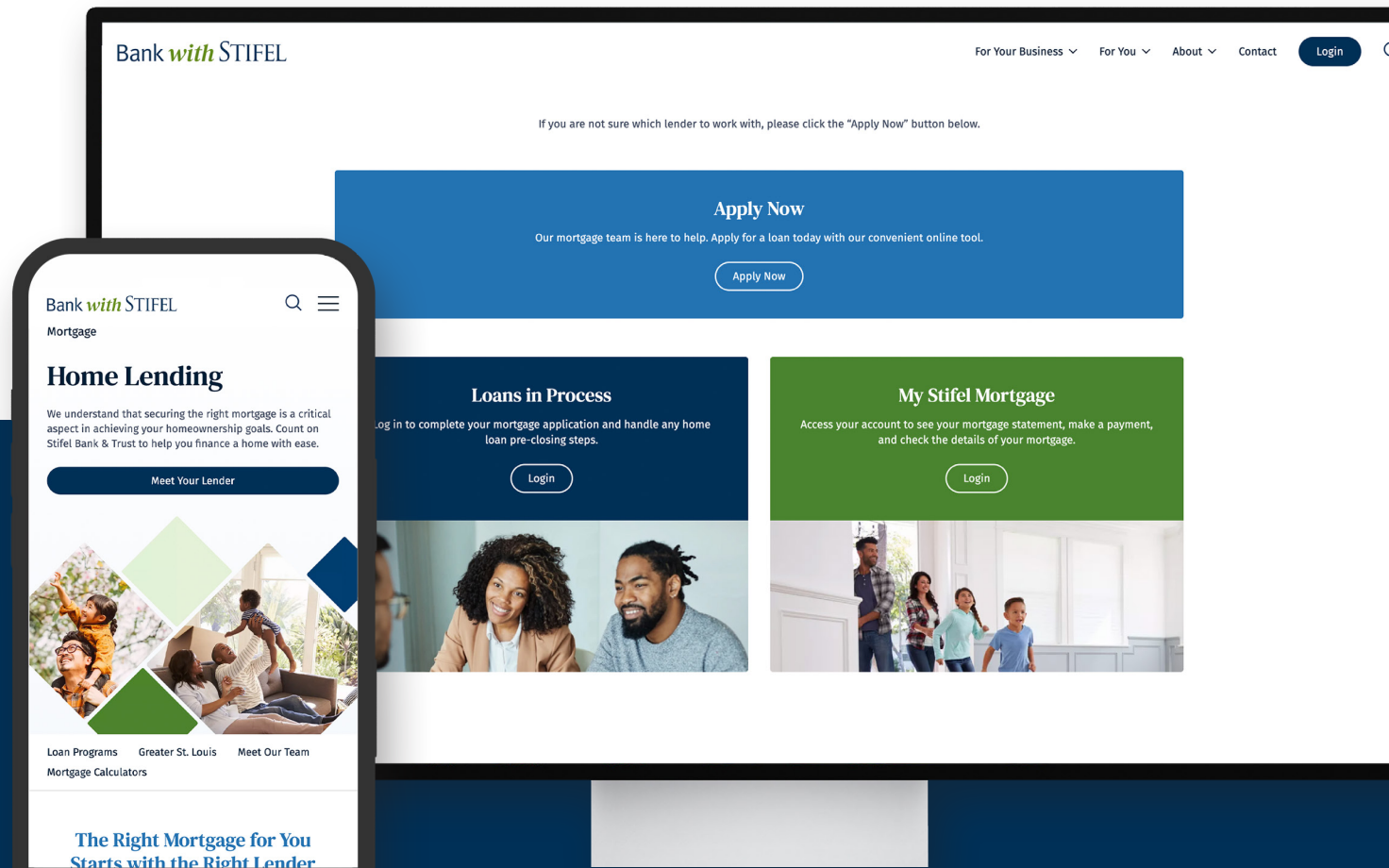


# Online Mortgage Application Instructions

Thank you for your interest in Stifel Bank & Trust!

Please follow along for a step-by-step guide on how to complete your online application. If you are already familiar with the application process, click the **Apply Now** button.



1. First, provide requested information by selecting any that apply. Click **Submit** to continue.

Bank *with* STIFEL

For Your Business ▾ For You ▾ About ▾ Contact Login 🔍

If you are not sure which lender to work with, please click the "Apply Now" button below.

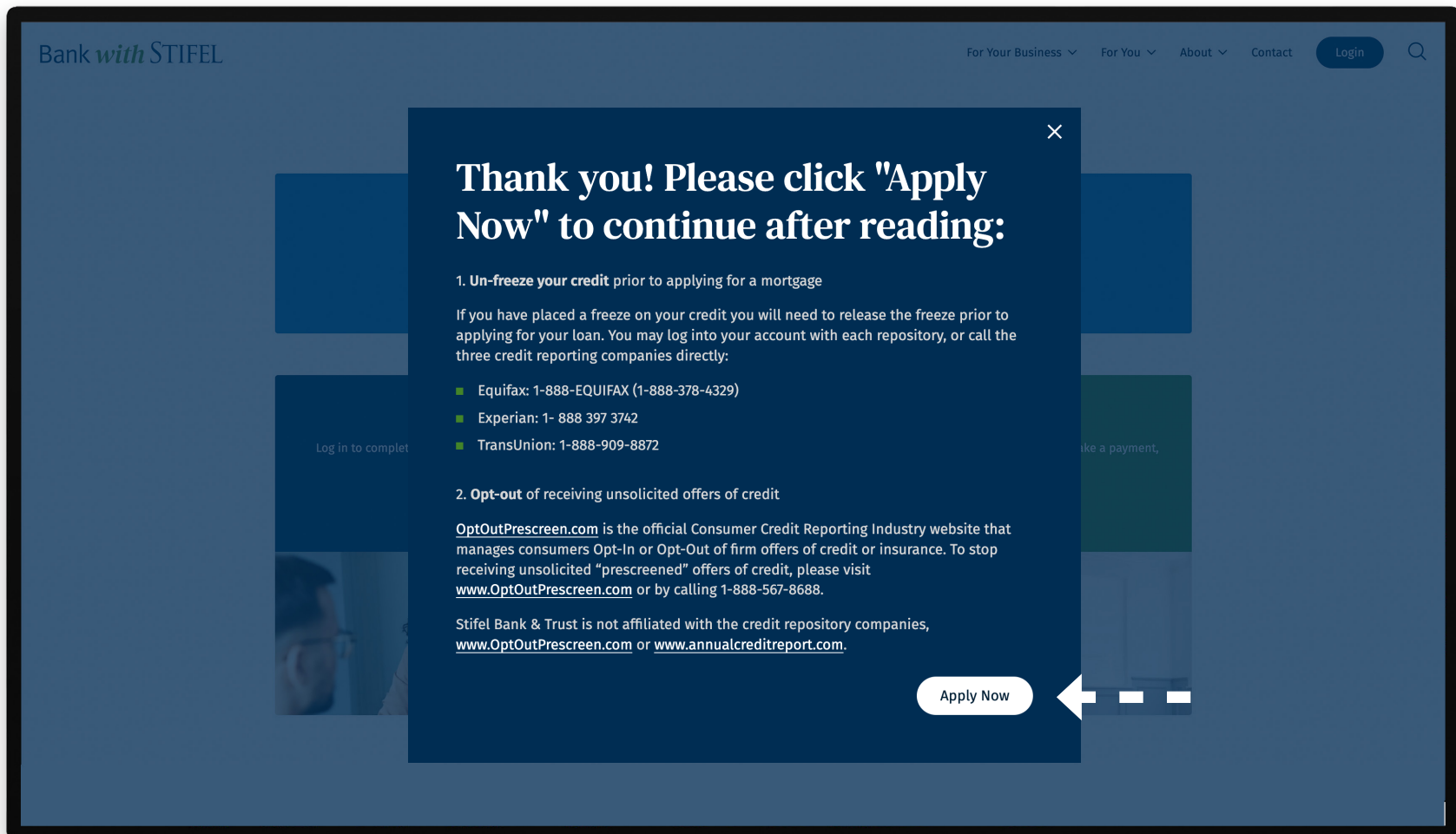
## Let's get to know you a little bit

Please check any that apply:

- I have a Stifel Financial Advisor
- I live in the St. Louis Metro Area ([See list of counties](#))
- The property I am financing is in the St. Louis Metro Area ([See list of counties](#))
- I wish to refinance my Stifel Bank & Trust mortgage
- I work for Stifel or a Stifel affiliate company
- My immediate family member works for Stifel or a Stifel affiliate company
- None of these options apply to me

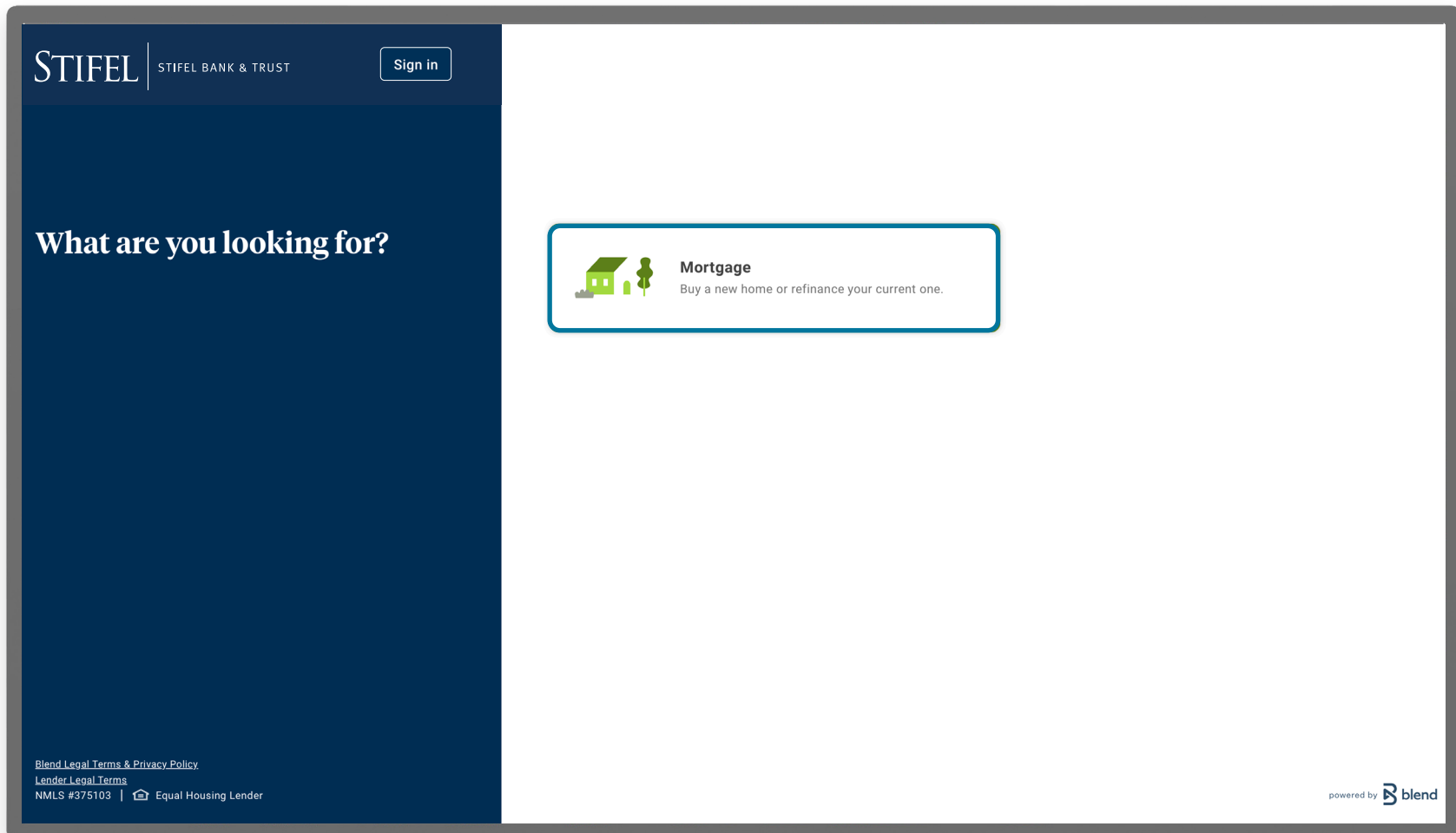
Submit ← - -

2. Please read the following information on credit reporting, including if you have a freeze on your credit report and if you wish to opt out of pre-screened offers. Click **Apply Now** to continue.



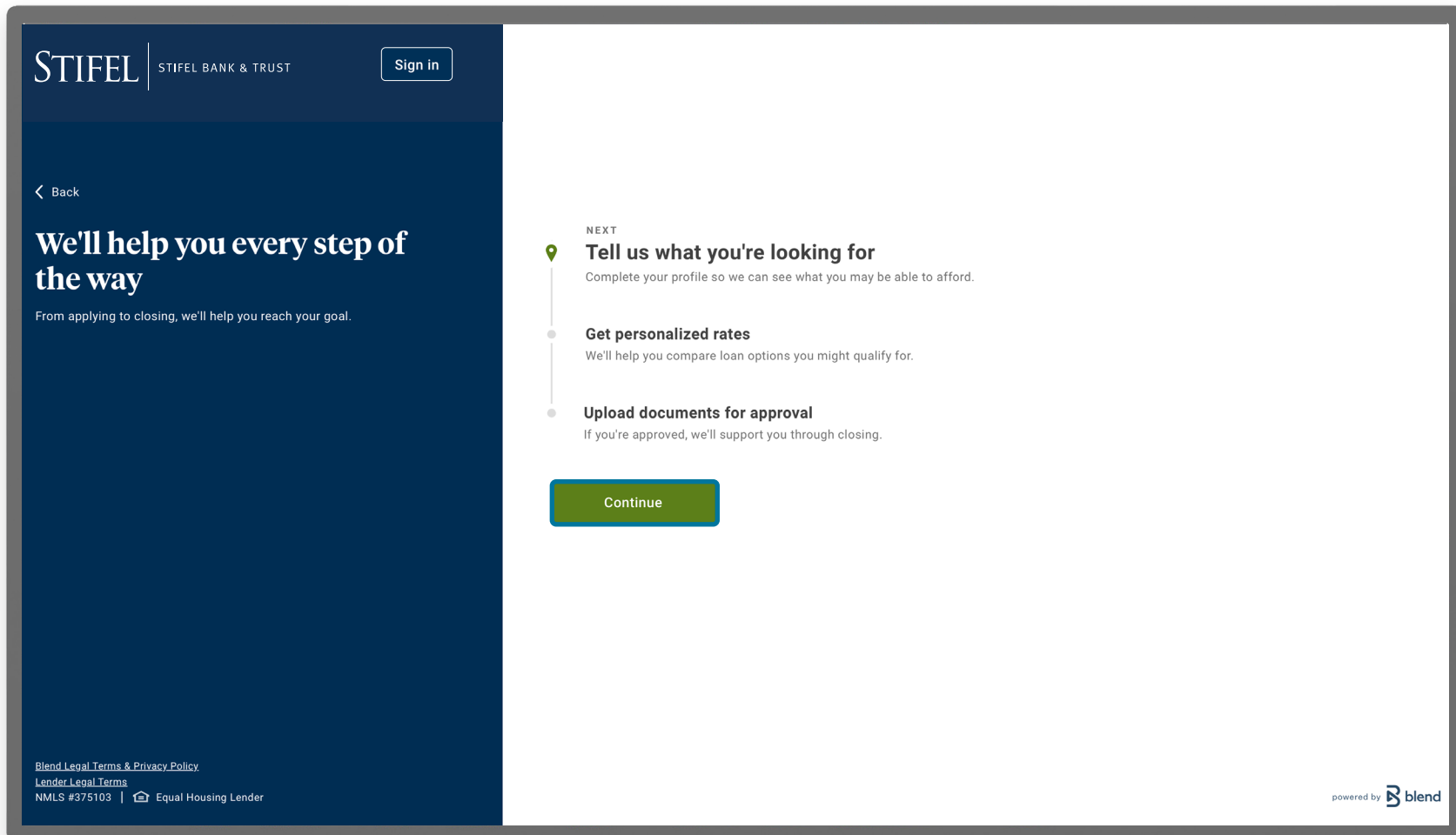
# Mortgage Application Instructions

3. On this screen, click **Mortgage** or **Sign In** if you already have an account.





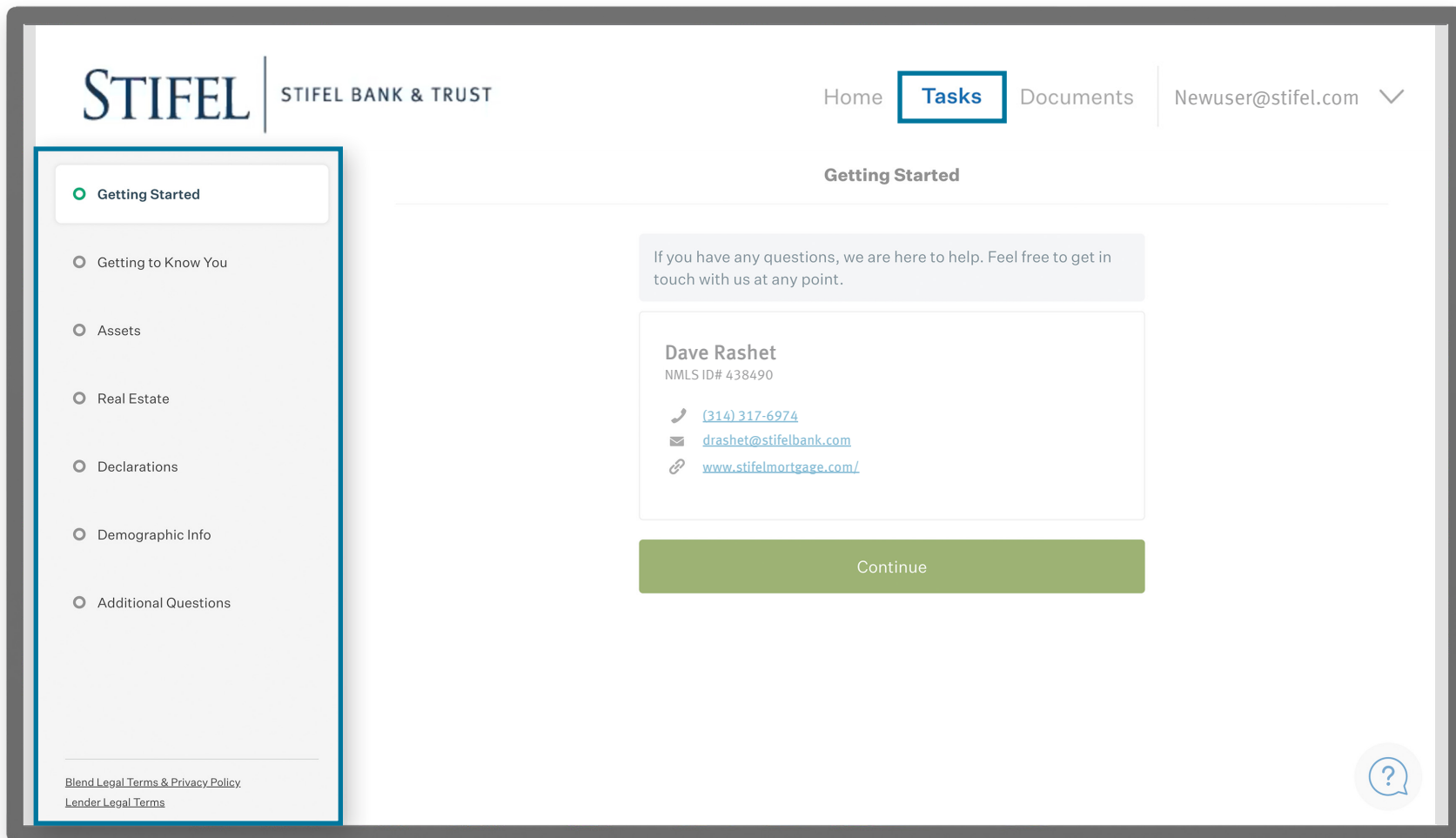
4. Click **Continue** to progress to the next step.



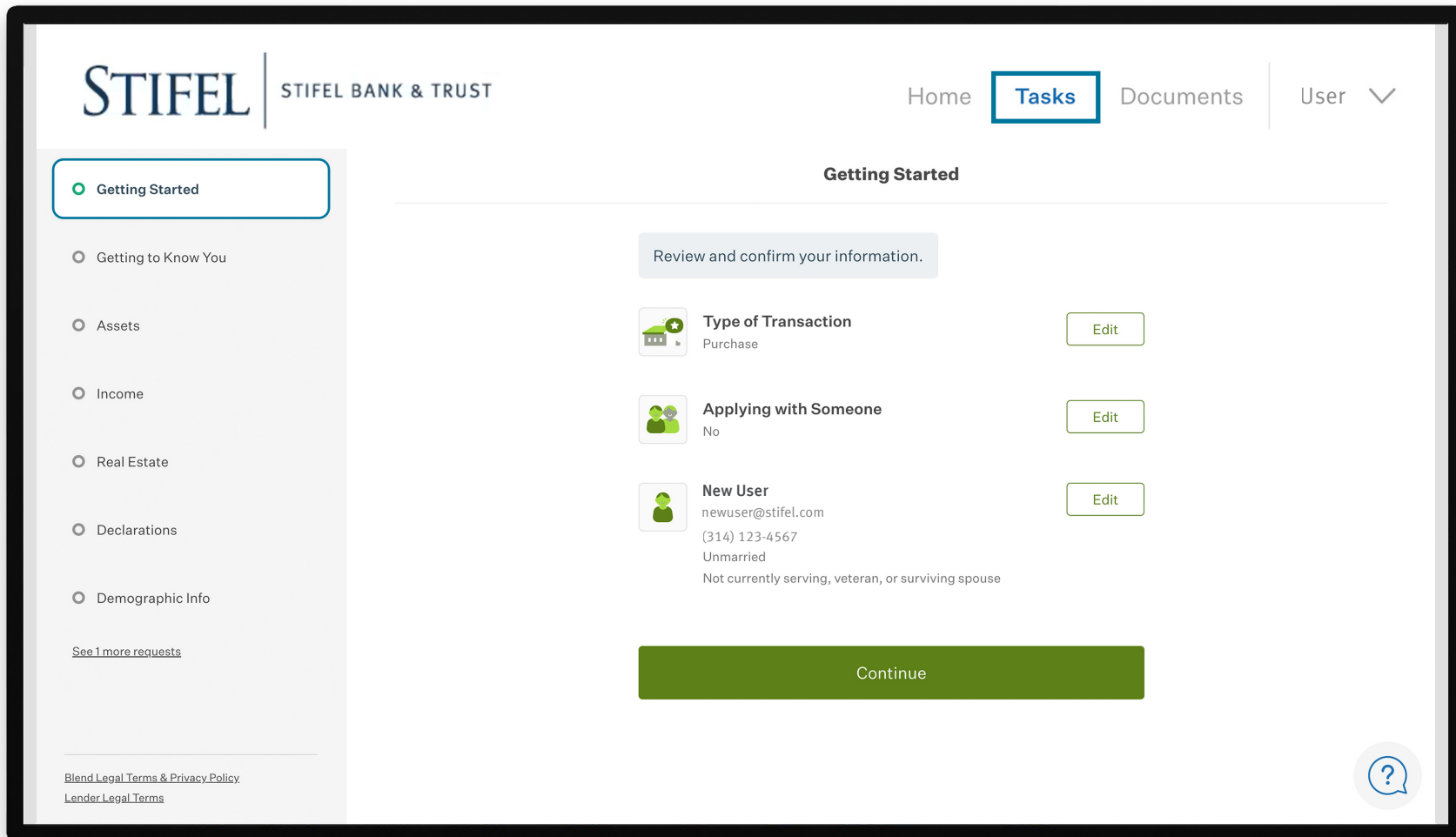
5. Create a password to use for logging on in the future. After reading the terms and conditions, click the box to consent, then click **Create Account** to begin the application.

The screenshot shows a web form for creating an account. On the left is a dark blue sidebar with the Stifel logo and 'STIFEL BANK & TRUST' at the top, a 'Sign in' button, a '< Back' link, and the heading 'Let's get started on your loan application'. At the bottom of the sidebar are links for 'Blend Legal Terms & Privacy Policy', 'Lender Legal Terms', 'NMLS #375103', and an Equal Housing Lender icon. The main content area has three input fields: 'Email address', 'Confirm email address', and 'Password', each with a small envelope or lock icon. Below these is a checkbox for terms and conditions, followed by a line of text: 'By clicking "Create Account," I acknowledge receipt of the Blend Privacy Policy.' A green 'Create Account' button is at the bottom. The bottom right of the page says 'powered by blend'.

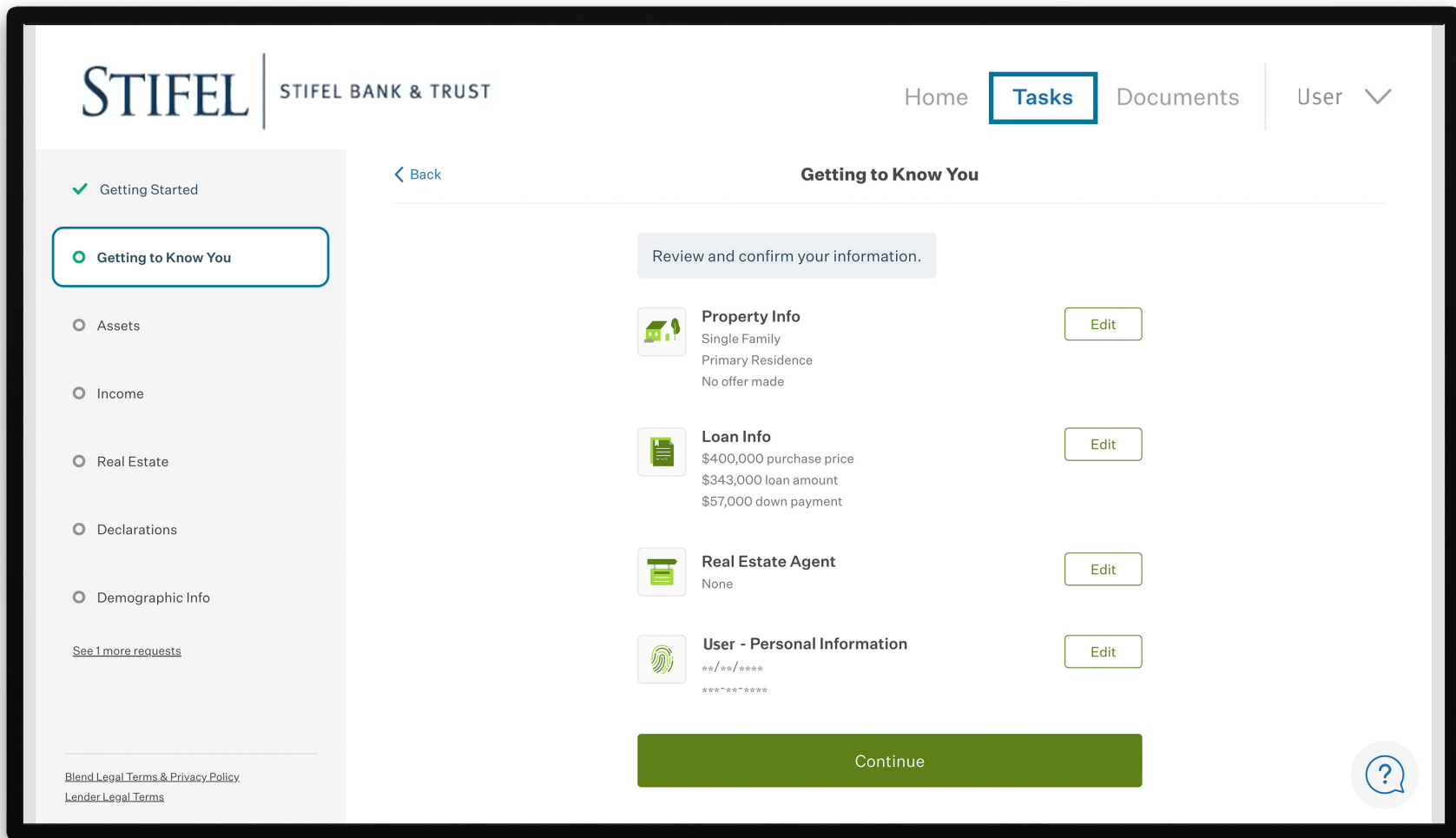
6. Once in the mortgage application, you will be able to track your progress on the left side of the page throughout the application. You may exit the application at any point, and your progress will automatically be saved.



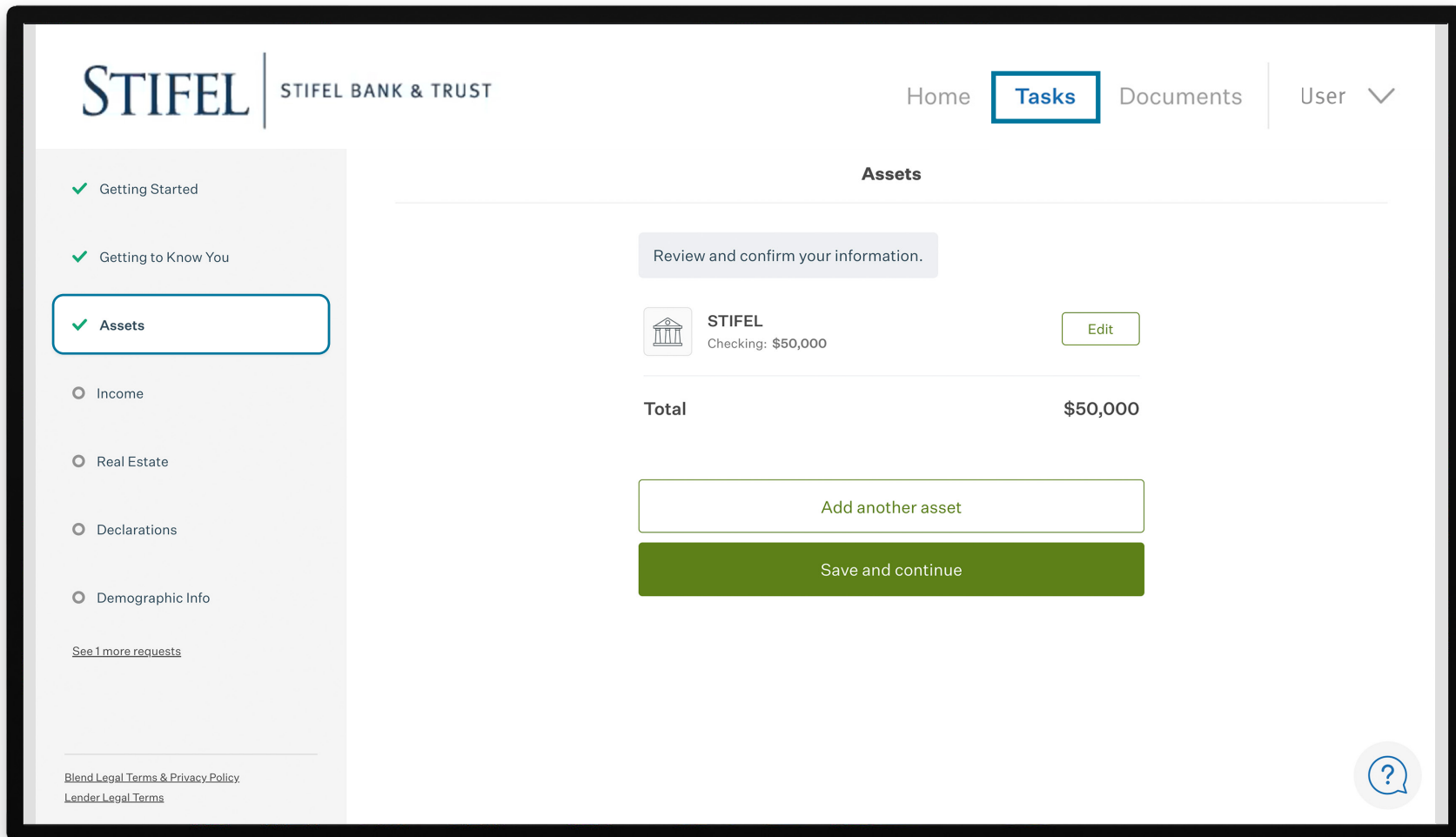
7. In the **Getting Started** section, provide information on the type of home lending transaction you wish to make. At the end of the section you will have the opportunity to review and confirm all information provided is correct, or make any necessary changes.



8. In the **Getting to Know You** section, provide information on the type of property, purchase price of the property, and requested loan amount. At the end of the section you will have the opportunity to review and confirm all information provided is correct, or make any necessary changes.



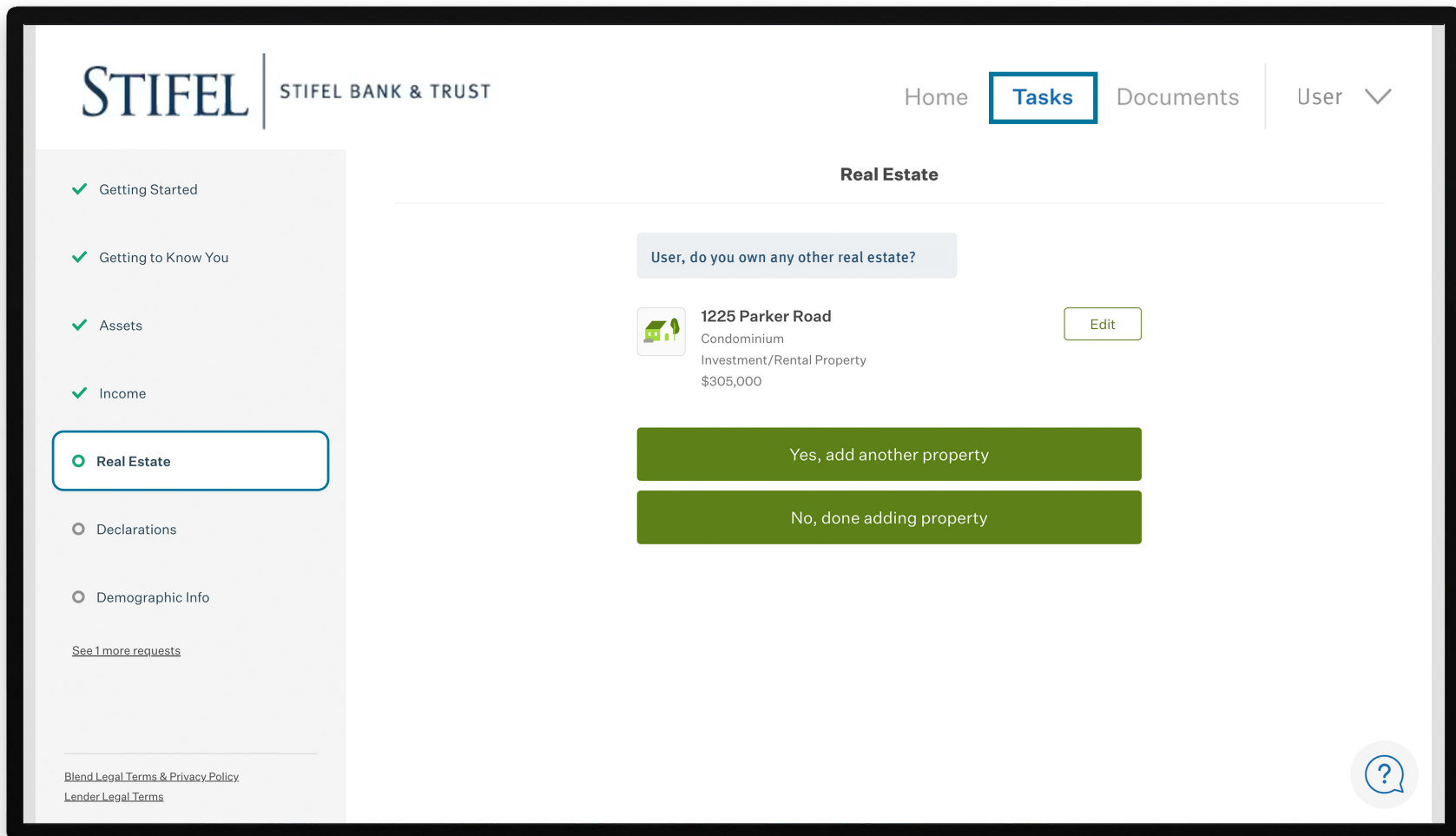
9. In the **Assets** section, provide the assets you would like considered in underwriting your loan application. At the end of the section you will have the opportunity to review and confirm all information provided is correct, or make any necessary changes.



10. In the **Income** section, provide all income sources to be considered in underwriting your loan application. At the end of the section you will have the opportunity to review and confirm all information provided is correct, or make any necessary changes.

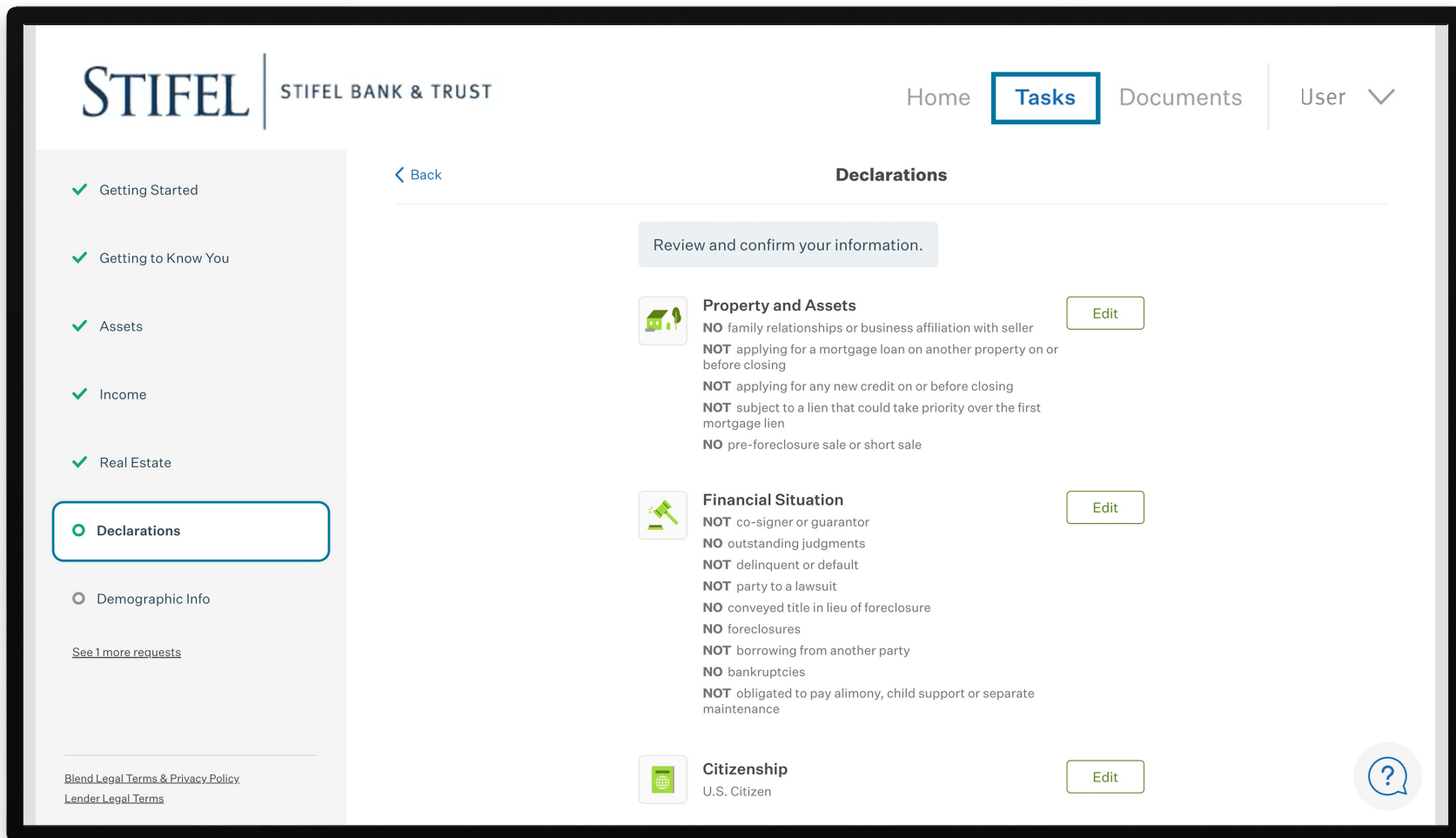
The screenshot displays the Stifel Bank & Trust mortgage application interface. The top navigation bar includes 'Home', 'Tasks' (highlighted with a blue box), 'Documents', and 'User' with a dropdown arrow. The left sidebar contains a list of application steps: 'Getting Started', 'Getting to Know You', 'Assets', 'Income' (highlighted with a blue box), 'Real Estate', 'Declarations', and 'Demographic Info'. Below the sidebar, there are links for 'Blend Legal Terms & Privacy Policy' and 'Lender Legal Terms'. The main content area is titled 'Income' and features a question: 'Do you **currently** receive income from any other sources?'. Below this, a card shows 'Stifel' with a green folder icon, '\$5,070/mo', and an 'Edit' button. A 'Total' section displays '\$5,070/mo'. An information icon is followed by the question 'What income should I include?'. Two large green buttons are provided: 'Yes, add more income' and 'No, continue'. A help icon (question mark in a circle) is located in the bottom right corner of the interface.

11. In the **Real Estate** section, provide information on any additional properties you own. At the end of the section you will have the opportunity to review and confirm all information provided is correct, or make any necessary changes.

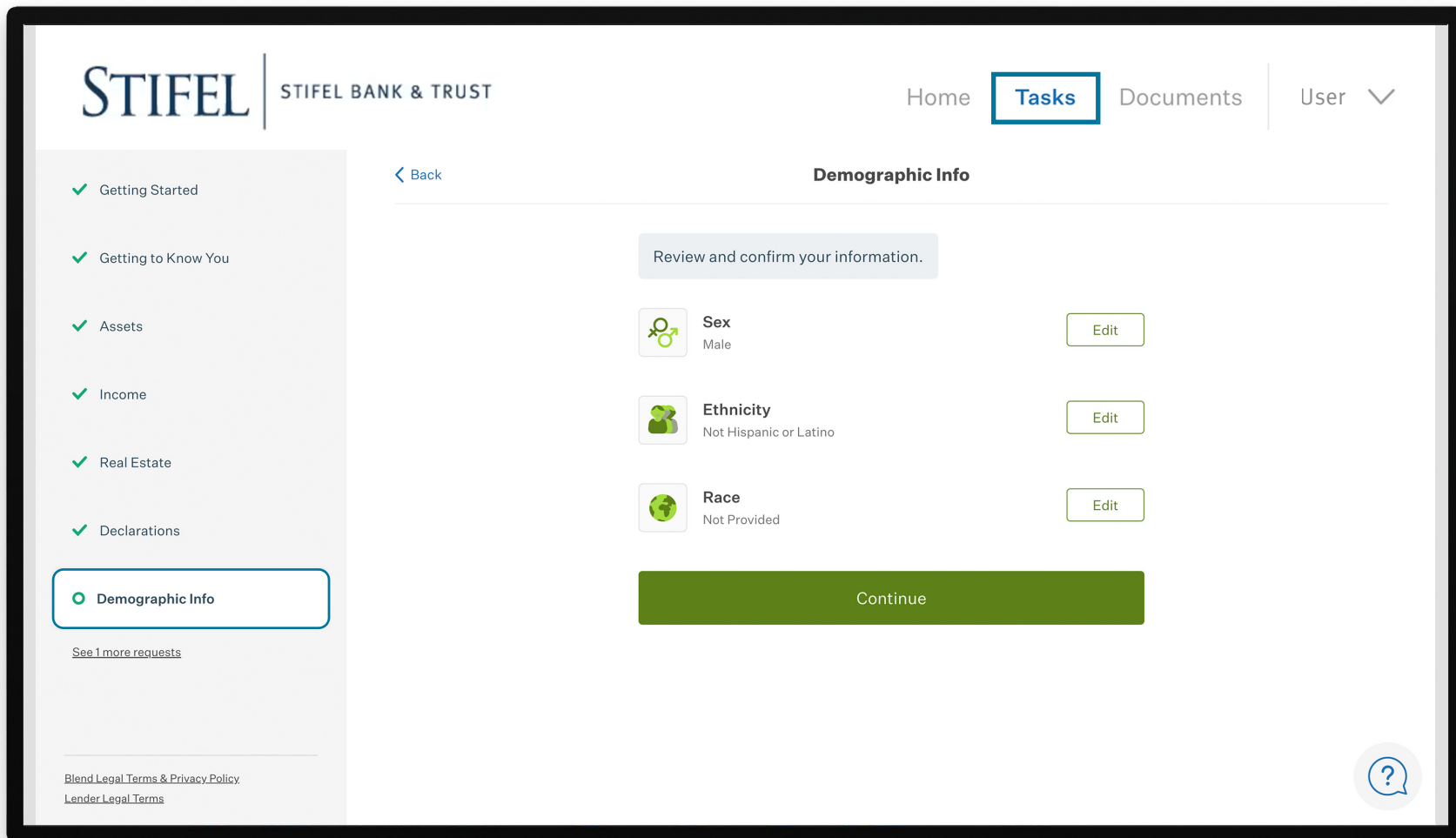




12. In the **Declarations** section, review and complete the information requested. At the end of the section you will have the opportunity to review and confirm all information provided is correct, or make any necessary changes.



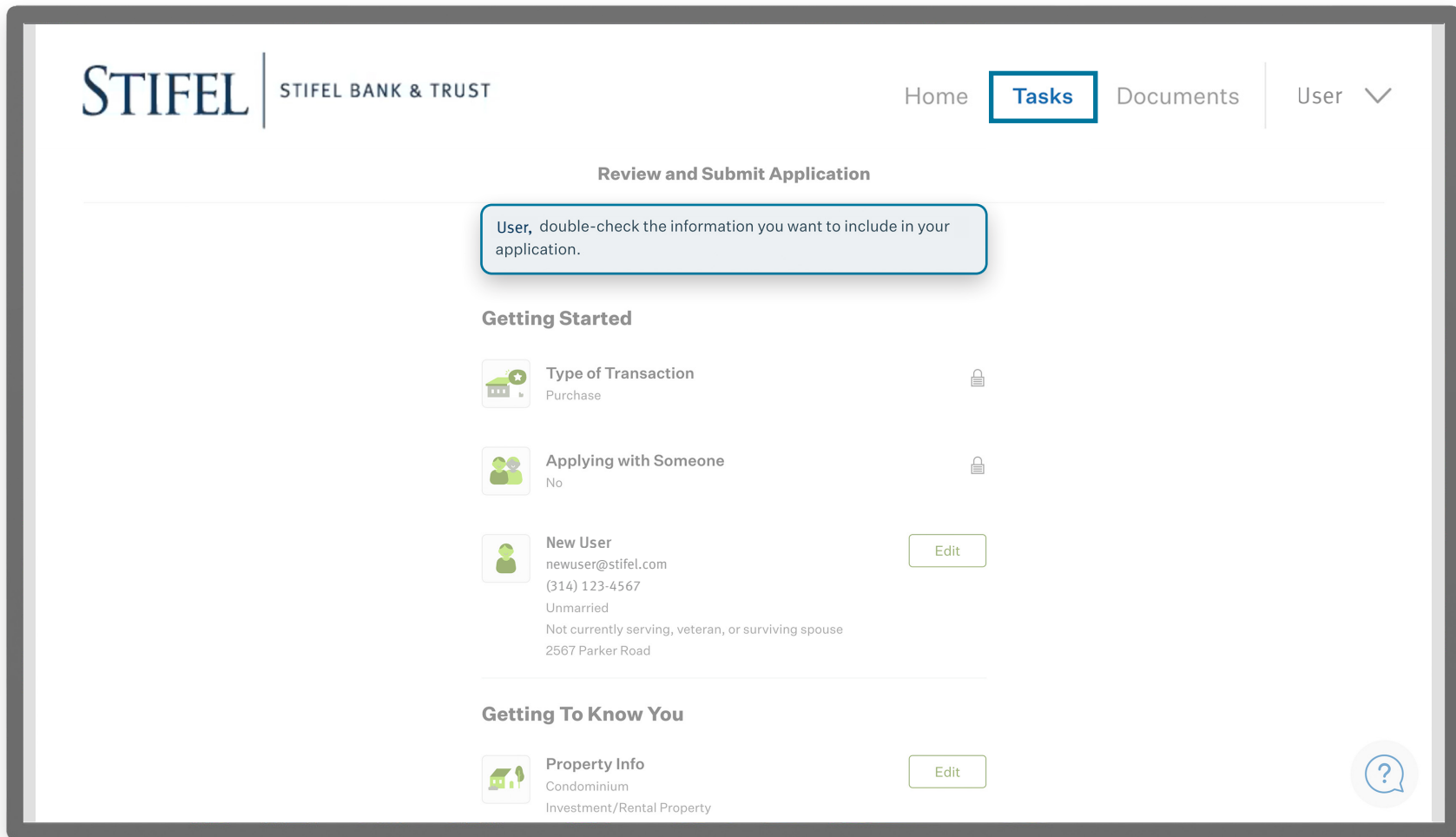
13. In the **Demographic Info** section, provide the demographic information requested. At the end of the section you will have the opportunity to review and confirm all information provided is correct, or make any necessary changes.



14. In the **Additional Questions** section, answer the questions regarding your property and employment history. Also, indicate the communication method you prefer for updates throughout your mortgage application process. At the end of the section you will have the opportunity to review and confirm all information provided is correct, or make any necessary changes.

The screenshot displays the Stifel Bank & Trust mortgage application interface. The top navigation bar includes 'Home', 'Tasks' (highlighted with a blue box), 'Documents', and 'User' with a dropdown arrow. The left sidebar shows a progress list with green checkmarks for 'Getting Started', 'Getting to Know You', 'Assets', 'Income', 'Real Estate', 'Declarations', and 'Demographic Info'. Below this is a link for 'See 1 more requests' and legal terms links at the bottom: 'Blend Legal Terms & Privacy Policy' and 'Lender Legal Terms'. The main content area is titled 'Additional Questions' and features a blue box with the text 'Review and confirm your information.' Below this are five items, each with an icon, a title, a value, and an 'Edit' button: 'Current Address' (location pin icon) with value '2567 Parker Road'; 'Property Ownership' (key icon) with value 'Have owned in last 3 years Investment/Rental Property Solely'; 'Employment History' (briefcase icon) with value 'Stifel'; 'Dependents' (family icon) with value 'None'; and 'SMS Updates' (phone icon) with value 'None'. A large green 'Continue' button is at the bottom center, and a help icon (question mark in a circle) is in the bottom right corner.

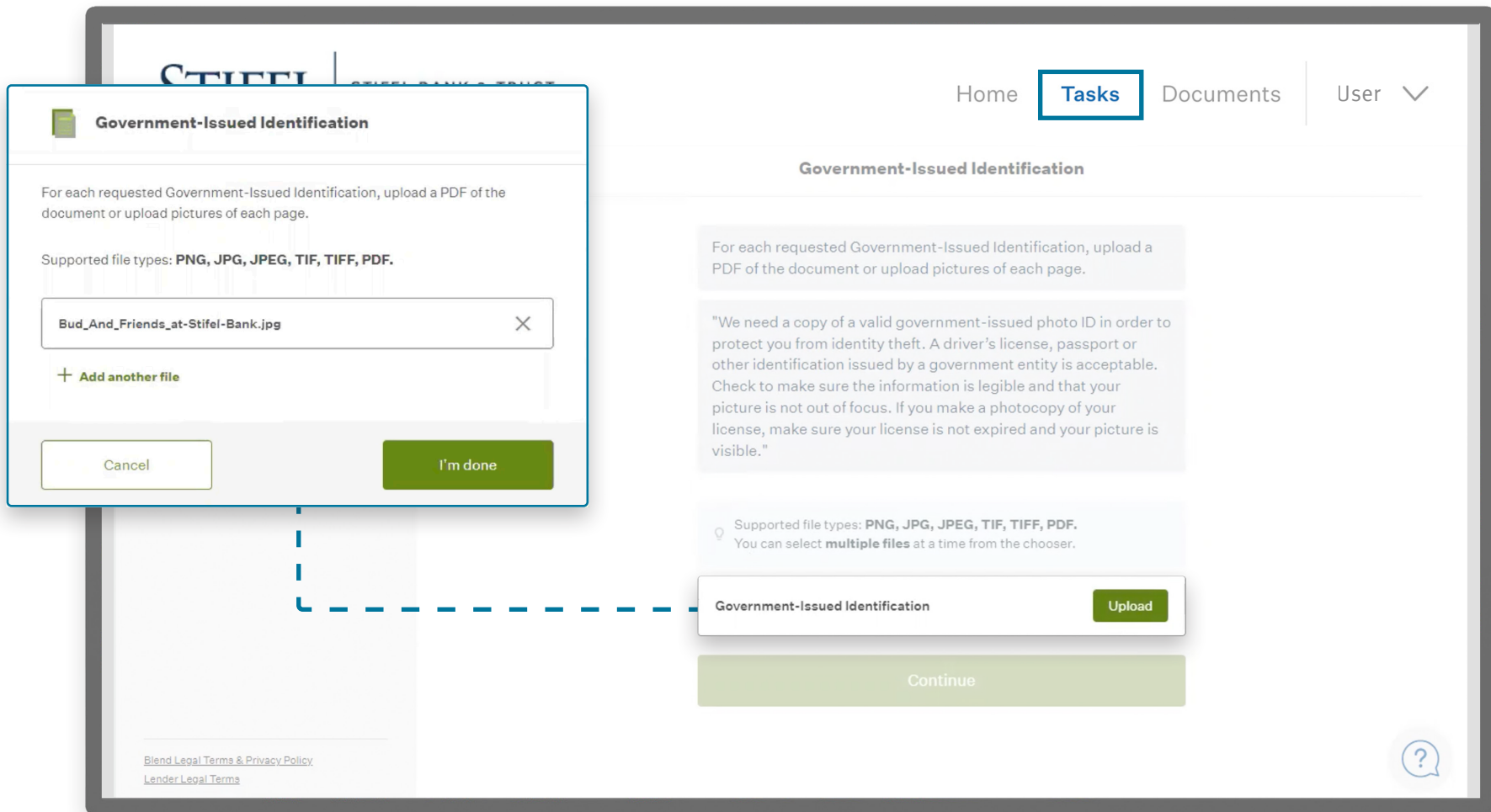
15. After filling out the application, you will have the opportunity to **Review** and **Edit** the information provided before submitting.



16. After completing your application you will reach your new **Home Dashboard**. Here you will be able to track your loan application progress and determine what **Tasks** may be outstanding.

The screenshot displays the Stifel Home Dashboard. At the top left is the Stifel logo and 'STIFEL BANK & TRUST'. The navigation menu includes 'Home' (highlighted), 'Tasks', 'Documents', and 'User'. A blue banner states 'You have 1 item to complete' with a sub-message: 'We need some additional information to help us review your application.' Below this, the 'TASKS' section lists 'Government-Issued Identification' with a 'Complete item >' button. The 'YOUR LOAN PROGRESS' section shows two completed steps: 'Fill out application' and 'Review and submit application', with the current step highlighted. The 'YOUR LOAN' section provides details for a 'Purchase' of a 'Primary Residence', including a purchase price of \$400,000.00, a down payment of \$57,000.00, and a loan amount of \$343,000.00. The 'CONTACT US' section lists Dave Raseth, NMLS ID# 438490, with a phone number (314) 317-6974.

17. On this screen, you will need to upload your government-issued identification by taking a picture and importing the file in any of the supported file types. If you have additional documents to upload regarding your government issued ID, please click **Add Another File** to add more or click **I'm Done** to continue to the next step.



18. After uploading documents, you will return to the **Home Dashboard** where you will see “You’re all caught up!” meaning there are no more tasks for you to perform at this time.

The screenshot displays the Stifel Home Dashboard. At the top left is the Stifel logo and 'STIFEL BANK & TRUST'. On the top right, there are navigation links for 'Home' (highlighted), 'Documents', and 'User' with a dropdown arrow. A large blue banner at the top center contains the message 'You're all caught up!' in white text, with a sub-message: 'You don't have any tasks to complete right now. We'll let you know when something requires your attention.'

Below the banner, the dashboard is divided into several sections:

- TASKS:** A section with the text: 'If you need to add other documents, you can upload them on the Documents page.'
- YOUR LOAN PROGRESS:** A vertical progress bar with three steps:
  - COMPLETE:** 'Fill out application' - 'Tell us about yourself and your financial situation so we can find loan options for you.'
  - COMPLETE:** 'Review and submit application' - 'Double-check the information you've entered and make any edits before you submit your application.'
  - CURRENT STEP:** (indicated by a green dot)
- YOUR LOAN:** A section titled 'MO' with 'Purchase' and 'Primary Residence' listed. Below this is a table:

Purchase price	\$400,000.00
Down payment	\$57,000.00
Loan amount	\$343,000.00
- CONTACT US:** A section for 'Dave Raset' with NMLS ID# 438490 and a phone number '(314) 317-6974'.